VOLUME 37, NUMBER 2

THOMAS JEFFERSON AWARD WINNING METRO FORMAT NEWSPAPER

JANUARY 12, 2007



Salute



Aloha Tower B



Semper Fit C

Increased security measures keep citizens safe

Cpl. Luke Blom

2nd Battalion, 3rd Marine Regiment

HAQLANIYAH, Iraq — U.S. Marines here say they've seen a nearly 90-percent decrease in insurgent attacks against Coalition Forces, thanks to a newly constructed 8-foothigh dirt berm around several Euphrates River cities in Iraq's western Al Anbar province.

In the past two weeks, Marines from 2nd Battalion, 3rd Marine Regiment, have noticed fewer enemy attacks - small-arms fire, indirect fire, and improvised explosive devices against their patrols.

The Hawaii-based battalion arrived in Iraq three months ago, and is responsible for providing security to the region, alongside their Iraqi counterparts. The Marines attribute the decrease in attacks to the 14 kilometers of dirt, which now encompasses several cities here, coupled with a recent surge of additional U.S. Marines from the Camp Pendleton California-based 15th Marine Expeditionary Unit.

Elements of the 15th MEU arrived late November to participate in Operation Al Majid which has produced positive results in the Haditha triad region since the operation's commencement Nov. 26, 2006.

"This berm will prevent the enemy from getting re-supplied with weapons and bringing in personnel from outside the region," said Capt. Perry D. Waters, commander of 2nd Battalion's Golf Company. "It will ultimately increase security for the residents of Haqlaniyah and the rest of the triad region."

engineers and Navy Sea Bees spent weeks constructing the massive mound of dirt, which is intended to deny insurgents access and mobility

to the city, according to Waters. Both the northern and southern



Lance Corporal Jesse L. Perez, a 22-year-old Marine from El Paso, Texas, spray paints a wall outside a house in Haditha, Iraq, after it was searched for weapons and insurgent contraband, Dec. 22, 2006. Hawaii-based 2nd Battalion, 3rd Marine Regiment is responsible for providing security to the region alongside their Iraqi counterparts.

end caps of the berm are butted up lies Barwanah, a city of about 20,000, part of Operation Al Majid, an ongo-Coalition Forces, the berm, along Marine Corps and Army combat cities at its heart – a necessary step to keep insurgents out of the cities, said the 31-year-old native of Fredericksburg, Texas.

> The berm wraps around three cities - Haglaniyah, Bani Dahir and Haditha. Across the Euphrates River

against the Euphrates River, creating which the U.S. military also bermed ing, synchronized Coalition and with hundreds of additional U.S. an enclosed "bubble," with the three up to keep insurgents out. Iraqi Security Forces clearing and troops to the region, is expected to

> the most insurgent-active regions in western Anbar province, where U.S. and Iraqi Security Forces face smallarms fire and improvised explosive attacks daily.

The construction of the berm is

The Haditha triad has been one of holding operation intended to disrupt and defeat insurgent activity throughout more than 30,000 square miles in western Al Anbar province.

While controlling the flow of people in and out of the city has decreased enemy attacks

provide much-needed security to the

The operation will allow the region's citizens to return to a sense of normalcy, according to Waters.

See SAFE, A-6

Navy League recognizes a Marine Corps Key Volunteer

Cpl. Ryan Trevino Community Relations Chief

HONOLULU Honolulu Council Navy League presented a Marine Corps spouse from the Hawaiibased 2nd Battalion, 3rd Marine Regiment, along with spouses from the other services, with the 2006 "Key Spouse" award during a ceremony held Jan. 5 at Mayor Mufi Hanneman's executive office in downtown Honolulu.

The Navy League recognized the key spouses from each branch of service and presented them with a check for \$1,000, a plaque, and letter of acknowledgement that was signed and presented by Mayor Hanneman, according to Peter A. Selvig, the office manager for the Honolulu Council.

Faith Cowart was the Marine Corps' recipient. Her husband is assigned to Headquarters and Service Company, 2/3, which is currently deployed in support of Operation Iraqi Freedom.

"I was shocked when I first found out," said Cowart about her selection when she got the news that she had been nominated. "It could have been any spouse."



Faith Cowart (holding award), Key Volunteer for 2nd Battalion, 3rd Marine Regiment, Marine Corps Base Hawaii, Kaneohe Bay, recipient of the 2006 Honolulu Chapter Navy League "Key Spouse" award poses for a photo with a representative from JN Automotive (left), Honolulu Mayor Mufi Hanneman (second from left) and Honolulu Council President Jack Flanagan Jan. 5 at the Honolulu City Hall.

This is the third consecutive year that the Navy League has presented this award to outstanding military spouses of deployed service members. Candidates for this award are chosen from the Key Spouse's (or Key Volunteer) network

from all Hawaii-based military commands and units. According to Selvig, all of

the awardees are spouses who have been the main source of communication and the organization's focal point for a command that is deployed in

a "hostile theater of operations" during the 2006 calen-

"He or she is the glue that helps hold these families together," he said. "The

See NAVY, A-2

Marine's quick thinking saves lives in Al Anbar

Sgt. Roe F. Seigle Regimental Combat Team 7

AL ASAD, Iraq — Several Marines at the U.S. airbase in Iraq's Al Anbar province said they are alive today because of one man's quick thinking.

When an insurgent car bomber tried to ram his explosiveladen car into a U.S. military convoy May 2, 2006, 22-year-old Cpl. Joshua "Tiny Dinosaur" Zeagler saw the vehicle out of the corner of his eye and swerved the Humvee he was driving out of the car bomber's way.

His actions saved five people and earned him a Navy/Marine Corps Achievement Medal with Combat "V" device, which is awarded for valor. The Marine artilleryman received the award from his commanding officer last month during a formal awards ceremony.

Zeagler, a native of Eugene, Oreg., is serving the final days of his yearlong tour in Iraq's volatile western Anbar province with Regimental Combat Team 7.

"I am alive today because of Zeagler's quick thinking," said Staff Sgt. Jon Brodin, 37, platoon commander for the heavy machine gun platoon assigned to RCT-7. "Everyone in that vehicle would be in a lot worse shape if Zeagler did not make those evasive movements."

Corporal Michael Sanford, 22, a native of Marcellus, N.Y., said in an e-mail response that he is also alive today because of Zeagler's quick thinking. Sanford went on to say that Zeagler's actions that day were typical of his character.

"Zeagler is probably one of the most determined Marines I have met," said Sanford, who served with Zeagler for 11 months in Iraq. "We came across obstacles and challenges he may not have been happy about ... but he never said it can't be done."

Zeagler, part of RCT-7's heavy machine gun platoon, said he will never forget seeing the suicide bomber's face when he drove straight toward the convoy of Marines.

"He had his eyes wide open and his arms were locked on the steering wheel," said Zeagler. "I knew I would have died and so would the others, if I did not get the vehicle off the roadway."

See QUICK, A-2

News Briefs

Marine Corps Base Hawaii Family Housing Department Closed Today

The Marine Corps Base Hawaii Family Housing Department will be closed today from 11:30 a.m. to 3:30 p.m. for our annual holiday celebration. The department will also be closed Monday in observance of Martin Luther King's Birthday. Normal hours of 7:30 a.m. to 3:30 p.m. will resume Tuesday.

For further information, contact JoeAnn McCarthy at 257-1254.

2007 Chief Doris Brewster Scholarship

The Hickam African-American Heritage Association is proud to announce the acceptance of applications for the 2007 Chief Doris Brewster Scholarship. This scholarship is open to all high school seniors who are dependents of active duty or retired military personnel who meet the minimum requirements to graduate from a high school in

Perspective applicants are required to comply with the entry guidelines, complete a scholarship entry form, submit all required information, and prepare an essay focusing on the theme for this year's black history month - "From Freedom to Slavery - Africans in the Americas" All packages must be mailed and postmarked by Jan. 26. Applications will not be accepted after this date.

The scholarship recipient(s) will be notified of their selection and recognized at the AAHA Black Heritage Month Luncheon on Feb. 13 at 11:00 a.m., at the Hickam Air Force Base Enlisted Club. Points of contact for the scholarship are Maj. Leandro Worrell (448-3000), Capt. Gabrielle Bryant-Butler (449-3500), and Maj. April Major (449-3633).

Further information concerning AAHA and recurring activities may be directed to Senior Master Sgt. Darlene Johnson at 448-2209 ext. 251.

Base Inspector's Office Urges All to Police

There has been a recent spike in pet-related complaints concerning dog bites. Base Order 5500.15B, Chap. 4, clearly states: "Persons walking dogs in public must have positive physical control of their dogs," and housing handbooks clearly state: "If your pet is leashed outdoors, the leash must be less than 20 feet long, and the animal may not move outside your

If a dog owner does not comply with the Base Order, the tenant may be subject to administrative action from the Game Warden or the Base Inspector.

Please keep control of your dog. Be a courteous neighbor by keeping a tight leash on your dog or keep it within the confines of your yard.

If you have questions about pet regulations, please refer to the Family Housing handbook or contact your area housing inspector. Additionally, the Game Warden Office may be of further assistance and can be reached at 257-1821.

Hawaii Marine Accepts Letters

Hawaii Marine invites its readers to e-mail its editor at editor@hawaiimarine.com with their comments

All submissions will be edited for clarity and length. Comments must be signed with a full name, and a phone number must be provided.

Hawaii Marine also accepts news briefs containing relevant information pertaining to Marine Corps

Important Phone Numbers:

On-Base Emergencies	911
Military Police	257-7114
Child Protective Service	832-5300
Fraud, Waste, Abuse & EEO	257-8852
Business Management Hotline	257-3188
Pothole & Streetlight Repair	257-2380
Base Information	449-7110
MCBH Duty Chaplain	257-7700
DEERS	257-2077

MARINE

www.mcbh.usmc.mil

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Submit items for Hawaii Marine to the managing editor no later than noon on the Friday prior to publication, using the following

> HAWAII MARINE, BOX 63062, BUILDING 216, MCB HAWAII. KANEOHE BAY. HAWAII 96863 E-MAIL: EDITOR@HAWAIIMARINE.COM FAX: 257-2511, PHONE: 257-8835

Minors in violation of new law face major punishment

Cpl. Mark Fayloga

Combat Correspondent

Hawaii's Act 203, also known as the "use and lose" law, was put into effect at the beginning of the year and aims to deter underage drinking.

The law will suspend driving privileges for any person younger than 21 who purchases, possesses or consumes alcohol. Any person in violation of this law will lose their driver's license for a minimum of 180 days.

"The 'use and lose' law makes it very clear to teens that if they drink, they will lose their driver's license and the freedom that comes with it," Lt. Gov. James

R. Aiona Jr., stated in a news release. "The 'use and lose' law serves as a reminder to children and adults that underage drinking is unsafe and unhealthy and will not be condoned in our community."

Hawaii is one of 36 states that have some type of 'use and lose' law in effect.

In accordance with the "use and lose" law, if an underage driver who is in violation of this law isn't licensed to drive, a judge can postpone eligibility for a license for at least 180 days - or until the person turns 17. Also, all violators face 75 hours of community service and eight to 12 hours of alcohol education and



Visit is a family affair

Master Sgt. Patrick O. **Buckley**

MMEA

The Manpower Management Enlisted Assignments Branch from U.S. Marine Corps Headquarters, Quantico, Va., will arrive on Oahu for their annual visit Jan. 29 and 30. The purpose of the visit is to entertain duty assignment requests from enlisted Marines and their spouses and also to provide educational briefs aimed at enhancing a Marine's career opportunities.

Career briefs will be conducted Jan. 29 at the Base Theater, Marine Corps Base Hawaii, Kaneohe Bay, and at Camp H.M. Smith Jan. 30, during which MMEA will provide information such as performance evaluation, career development updates, and Marine Security Guard

During and after the briefings,

the monitors will be at their interview site at the K-Bay Bachelor Officer's Quarter's Conference Room to meet with Marines and their spouses who want a face-toface interview with their monitor. Marines should contact their unit career retention specialist for additional information.

It's important for Marines to take their spouses to meet with their monitor so that the Marine and monitor can plan the Marine's future assignment while considering the families as well, according to Master Gunnery Sgt. Joe Elisara, career retention specialist noncommissioned officer-in-charge, U.S. Marine Corps Force, Pacific.

"Taking advantage of this opportunity will be beneficial to the Marine's family because they can both voice their preferences, concerns and issues in person vice email or telephone."

During the individual interviews, each Marine can request their next duty assignment. The monitors look at the Marine's preferences, or "wish list," along with other factors – the biggest being the needs of the Marine Corps. The monitor then assigns the Marine and family to the best possible assignment.

The Marine should talk about any special circumstances, issues or concerns such as having a family member with special needs, or his or her desires to attend a special school or to receive special training.

This visit is part of the worldwide tour that MMEA Marines, or monitors, conduct every year to communicate with enlisted Marines and their family's, according to Staff Sgt. Derald Nash, NCOIC, 3rd Marine Regiment Career Planning

Almost all Marines can speak

NCO Corps needs."

with their Military Occupation Specialty monitors, and Special Assignment (MSG and DI duty) monitors who will conduct interviews at the BOQ Conference Room aboard K-Bay, on either of the two days. About 25 monitors representing more than 100 Military Occupation Specialties will be available.

Appointments are on a firstcome, first-served basis and will be kept to a 10 to 15-minute time frame in order to allow maximum participation. Spouses are highly encouraged to accompany their Marine during the interviews and

Meeting with the monitors usually clears up any questions Marines and their spouses have, but MMEA is aware that not everyone will be seen during base visits. Therefore, Marines can still contact their monitors via e-mail or telephone.

Corps," said Brodin, a 19-year Marine Corps veter-

an. "He has a thorough understanding of his job

and how to be a leader. He is exactly what the

unit responsible for training Iraqi Security Forces

and providing security in more than 30,000

square miles of territory in western Al Anbar — an

area which spans from the Syria/Jordan borders

The Twentynine Palms, Calif.-based unit will

Getting ready

and East to the Euphrates River.

Regimental Combat Team 7 is the U.S. military

NAVY, from A-1

Honolulu Council wanted to acknowledge them in a small way - all the hard work and sacrifice of these special noteworthy spouses who keep their respective unit's families together while their loved ones are off fighting in honor of the defense for our country."

"He is very proud of me," said Cowart of her husband, a 20-year Marine Corps veteran, who is currently deployed in support of Operation Iraqi Freedom. "He said that this (award) is awesome."

The native of St. Louis, Mo., has been a Key Volunteer since 1996. Originally, she completed her initial training at Parris Island, S.C., and has been a Key Volunteer and a National Military Family Association representative at nearly every duty station since

After arriving in Hawaii, Cowart was assigned as the Lead Key Volunteer for Fox Company, 2/3. She eventually moved on three months later to the position of Battalion Key Volunteer, a position she has maintained since November 2004.

While serving as the lead Key Volunteer for 2/3, the unit was awarded the Unit Volunteer of the Year Award for MCB Hawaii (March 2006), after their deployment to Afghanistan.

Cowart currently works full time for the Army as an Intelligence Assistant.

QUICK, from A-1

Sanford was slightly injured in the Humvee Zeagler was driving.

"I can honestly say that I owe my life to his incredible ability to act under a highly stressful and dangerous situation," said Sanford, who will complete his four-year enlistment in February. "(Zeagler's actions) were decisive and immediate. If he had done anything differently, I may not be

Since the attack that day in May, Zeagler, and be replaced by an east coast-based Regimental the rest of the Marines in the heavy machine gun Combat Team this year. platoon, have been exposed to more enemy attacks.

In September, Zeagler, who was married just before deploying, was on Anbar's roads when his Humvee struck an IED. The roadside bomb's blast left him with a concussion.

Zeagler was recommended for a Purple Heart Medal from the blast, according to Brodin, a native of Virginia Beach, Va.

Brodin also said that Zeagler's exemplary performance in Iraq earned him a meritorious promotion to his current rank earlier this year.

"Zeagler is a very smart, energetic Marine and a good (non-commissioned officer)," Brodin said.

Brodin cited an insurgent attack against the Marines last summer in Haditha, where the Marines were attacked with rocket-propelled grenades and received small-arms weapon fire, as an example of Zeagler's fortitude. Zeagler remained calm and helped repel the attack - in which no Marines were injured.

"He always makes the right decisions in every situation," said Brodin.

Zeagler is halfway through his initial four-year enlistment in the Marine Corps, but said he is undecided as to whether he will re-enlist or return home to Oregon to attend college.

Brodin is encouraging Zeagler to re-enlist and continue being a leader of Marines.

"We need leaders like him to stay in the Marine



Field artillery cannoneers Pfc. Randall Joering (left) and Pvt. William Mossburg ready themselves to fire blank shells from a 105 mm howitzer at Marine Corps Base Hawaii, Kaneohe Bay.

Weekend weather outlook

Today



Day — Scattered showers. Partly cloudy, with a high near 80. East wind around 11 mph. Chance of precipitation is

Night — Scattered showers. Partly cloudy, with a low around 69. East wind around 10 mph. Chance of precipitation is

High — 80

Low — 69

Saturday



Day — Scattered showers. Partly cloudy, with a high near 80. East wind around 13 mph. Chance of precipitation is 30%.

Night — Scattered showers. Partly cloudy, with a low around 69. East wind around 10 mph. Chance of precipitation

High — 80

Low — 69

Sunday



Day — Scattered showers. Partly cloudy, with a high near 79. East wind around 11 mph. Chance of precipitation is 30%.

Night — Scattered showers. Partly cloudy, with a low around 69. East wind around 10 mph. Chance of precipitation

High — 79

Low — 69

President Ford honored with gun salute

Christine Cabalo

Photojournalist

The death of former President Gerald R. Ford was commemorated with a 21-gun salute Jan. 3, along with a day-long gun salute a week earlier at Marine Corps Base Hawaii, Kaneohe Bay. Ford was honored both times by firing 105 mm howitzers from the grounds of the Pacific War Memorial located next to the base's front gate.

First Battalion, 12th Marine Regiment directed the two salutes for the 38th president. As the only artillery battery aboard the base, 1/12 maintains cannons used for ceremonies and provides artillery support in combat. Another of 1/12's missions is to conduct tributes for historic events such as the tribute to President Ford that was ordered by the commander. These events include changes in command as well as occasions involving former or current government officials. The former president's death is not the first time the artillery unit conducted a salute honoring the death of a government offi-

"Two years ago, our battery did a 21-gun salute for the death of Ronald Reagan," said Gunnery Sgt. Resty Paz, battery gunnery sergeant, who was one of the Marines who directed the gun salute and synchronized each volley.

The day-long salute Dec. 27, 2006, began at 8 a.m. and continued for nine hours. During the first salute, two of 1/12's field artillery cannoneers operated each 105 mm howitzer. Blank shells made especially for ceremonies were fired every 30 minutes from 8 a.m. until sunset. As

an added safety precaution, the howitzers were aimed away from traffic along the front gate's entrance and faced the open water of Kaneohe Bay. When an officer gave the command, the Marines from Charlie Battery loaded the cannons and pulled the lanyards.

The 1/12 Marines commemorated President Ford's Jan. 3 burial with a second tribute using four 105 mm howitzers. Marines from the artillery battery directed a 21-gun salute, firing one round every minute for 21 minutes.

Prior to their recent salutes to Ford, 1/12 commemorated Philippines President Gloria Arroyo's visit to the National Memorial Cemetery of the Pacific in September 2006.

First Lieutenant Dennis Nicholas, artillery officer, assisted in directing the ceremonial tribute during the first salute. Nicholas said it was an honor to take part in remembering the former president.

"Ford did a good job with the situation he was thrust into," said Nicholas. "He lost (the election) to Jimmy Carter later, but all things considered, Ford dealt with the issues of Watergate really well."

In further tribute to President Ford, U.S. flags flying at Kaneohe Bay and at all federal buildings worldwide are flying at half-staff and will remain for 30 days from the date of Ford's

The former president was 93 when he died Dec. 26, 2006, in his home at Rancho Mirage, Calif. He was interned on a hillside tomb near his presidential museum in Grand Rapids,



Marines assigned to oversee the firing of a 21-gun salute to honor the passing of former President Gerald R. Ford watch as one of the rounds is fired.



Private First Class Randall Joering, field artillery cannoneer, examines an unfired shell to be discharged during a day-long presidential salute to former President Gerald Ford.



Marines fire one round per minute for 21 minutes during a salute to former President Ford Jan 3.



Cpl. Mark Fayloga

Marines stand at the ready for the signal to fire a 21-gun salute to honor the passing of former President



Get your taxes filed for free on base

Gunnery Sgt. Patricia V. White

Marine Corps Base Hawaii Tax Center

As the new year begins, Marines and Sailors eagerly await the arrival of their W-2 form(s) and (some) look forward to the refund they will receive.

This year, Marines and Sailors can download their W-2 from the Defense Finance Accounting Service's Web site at: https://mypay.dfas.mil/mypay.aspx. As of Jan. 5, W-2 forms were available to service members and sometime between Jan. 16 and 26, Navy personnel will be able to access their W-

For those interested in using MCB Hawaii Tax Center's services, the center will open for business Jan. 22.

Before rushing off base before the Tax Center opens to get some quick cash at a local tax preparation company, Marine Corps and Navy personnel should consider the costs involved in filing their taxes off base. Some fees include exorbitant interest and fees charged for refund anticipation loans.

A refund anticipation loan is a loan made by a bank for all or a portion of the taxpayer's anticipated IRS tax refund. After the tax preparation company has e-filed the tax return with the IRS and it has been accepted, the company notifies the designated bank. The bank then lends the taxpayer all or part of the refund amount, minus costly fees.

This process usually takes one to two days. The taxpayer then agrees to have the IRS forward the refund directly to the bank to pay off the loan. The bank usually receives the IRS refund within seven to 14 days, and then the loan is paid off. The tax preparation company receives a fee for processing the loan.

The annual percentage rates for these "fast" refund loans can range from 97.4 to more than 2,000 percent, according to a 2003 report issued by Consumer Federation of America and the National Consumer Law Center. These interest rates are paid by Marines and Sailors for loans that last for seven

So, if you wouldn't pay 97.4 to 2,000 percent interest for

a car loan or on a credit card, you shouldn't pay it for a fast refund. Unfortunately, many times these costly fees and interest charges are not fully explained to consumers who are not aware of other alternatives.

Instead of wasting a significant portion of your refund on these exorbitant fees and interest charges, you have an option.

Military personnel, dependents and retirees have the opportunity to have their taxes prepared electronically on base, free of charge, with the full refund deposited directly into their bank account in as little as seven days.

Last year, the Tax Center helped more than 5,099 Marines, Sailors, retirees and family members with their taxes.

Tax Center personnel electronically filed more than 8,000 federal and state returns free of charge. This service facilitated the refund of more than \$5,450,000 to Marines, Sailors, retirees and family members right here in Hawaii. The total value of these services last year was \$700,675-plus.

All active duty and family members are welcome at the Tax Center. Retirees and their family members are also welcome. Reservists on active duty for more than 30 days as well as their family members can also use these services.

The Tax Center welcomes walk-ins during office hours: Mondays, Tuesdays, Thursdays and Fridays from 8 a.m. to 4 p.m., and Wednesdays from 9 a.m. to 6 p.m. The Tax Center will also set up individual and unit appointments. Beginning Jan. 22, call the Tax Center clerk at 257-4TAX (257-4829) for

The Tax Center is located on the second floor of Building 279 — kitty-cornered from Pless Hall — in the same building as Base Safety. You should bring all relevant information with you, including last year's tax returns, income statements (W-2, 1099, interest paid on bank accounts, etc.), credit information (child care, etc.), and bank account number, including the routing number and a social security card. Also, remember to bring your military identification.

Use these services this tax season and tell your friends and family members. The Tax Center is here to serve you and save you money!

The chart below summarizes the average cost for private tax preparation, which includes fees for refund anticipation

Type of Fee	Tax Preparation Company	MCB Hawaii Tax Center
Refund anticipation loan	\$ 100	N/A
Application/filing fee	\$ 32	\$0
Tax preparation fee	\$ 146	N/A
Check-cashing fee	\$ 65	\$0
Total	\$ 343	\$0

National Consumer Law Center and Consumer Federation of America 2003 RAL Report, page 4. Fees could vary depending upon individ-

Service members receive basic pay, housing increase

Cpl. Rick Nelson

Combat Correspondent

To begin the new year, some may have made a resolution to catch up on bills that have been following them around for a while and with increases in basic pay and basic allowance for housing, those resolutions might be kept.

This year brought a 2.2 percent increase in basic pay and a 3.5 percent boost in basic allowance for housing. Some enlisted personnel and warrant officers will get a second targeted pay raise effective April 1, which could bring their total pay raise to 4.6 percent.

"Rent in this area is ridiculously expensive, so the increase will definitely help out a lot," said Lance Cpl. Aaron D. Banks, clerk, Traffic Management Office, Headquarters Battalion. "Hopefully the extra money will help me catch up on some of my past bills."

The Oklahoma City native said that in the past he was spending all his money on rent and had to use out-of-pocket money on things like the electric and water bill.

"It adds up, and I was happy to

hear about the increase so I can get back on my feet," he added. "To be honest, I didn't think the amount of BAH I was receiving last year was enough for this area; but after the increase, I think it's a pretty fair

According to military.com, the 3.5 percent increase, which began Jan. 1, will work out to be approximately a \$300 million difference from what was paid in 2006 to serv-

Housing allowances are judged on the increase or decrease of local rental housing markets during the

"BAH rates will usually stay the same or rise," said Lance Cpl. Julianne J. Sticha, pay clerk, Finance Office. "The goal is for the Marines and Sailors to have a zero out-ofpocket expense when it comes to their living. This means the military is paying 100 percent of living expenses for things like rent and

Banks said with the 2.2 percent increase in his basic pay and his 3.5 percent raise in his BAH, he should be doing just fine and be more financially stable in no time.



The above information on basic allowance for housing and basic pay was gathered from www.military.com and Marine Corps Base Hawaii, Kaneohe Bay's Finance Office. To view complete charts, log on to www.defenselink.mil.



ENERGY STAR - the mark of energy efficiency

John Dunbar

Resource Efficiency Manager

The Energy Star program is improving the energy efficiency of products in the United States and in countries over-

Launched in 1992 by the Protection Environmental Agency, the program is responsible for setting energy efficiency standards for consumers and commercial products.

Although the first products selected for Energy Star labeling and distinguished by the familiar blue logo were computers and monitors, the list of covered products has grown significantly.

The list now includes a host of office equipment such as printers, faxes and plotters, home appliances and residential and commercial lighting and air conditioning and heating equipment.

The program has been so successful that it is responsible for more than \$12 billion in

energy savings every year.

The benefits of the Energy Star program have exceeded all expectations.

For those interested in energy efficiency, it provides a uniform, consistent means of evaluating new products.

As such, it takes the guesswork out of choosing a product - either for the home or business – such that it will use the least amount of electricity.

Secondly, the selection and use of Energy Star products improves air quality by reducing to a minimum the number of kilowatt-hours required for lighting, space conditioning, office equipment and home appliances.

No longer do such products have to continue using electricity when not actually in use, because Energy Star products are required to go into "standby" when not actually operat-

As a result, less power must be generated meaning less CO2 is released into the atmosphere

and air quality is improved.

Finally, the Energy Star program has become international, providing the same benefits in other countries as in the United States.

There are currently successful programs in Australia and Canada as well as other coun-

This is especially important to the issue of global warming, as air emissions know no geographical boundaries, and the excessive burning of fossil fuels to produce electricity affects all countries.

Just as the benefits of using Energy Star products should be very clear, the lessons for those purchasing energy-using products should be equally convincing.

For those in government or business making such decisions, the effect on the bottom line is significant.

In fact, Federal Acquisition Regulations requires the purchase of Energy Star products where available.



Shaughn Petty checks out the energy-saving features of an Energy Star-qualified refrigerator at the Marine Corps Exchange Annex.

But even for those making personal choices in home appliances, choosing Energy

Star products is good for both the pocketbook and the environment.

For more information, check out the Web site at http://www.energystar.gov/.

Work goes on



tinues within the housing area across from Marine Corps Community Services' Semper Fit Center aboard **Marine Corps Base** Hawaii, Kaneohe Bay.

Construction work on new houses con-



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Financial fitness for the new year

Lissa Ann Wohltmann LIFELines

Buy low, sell high.

That financial advice doesn't help the average Sailor who hasn't the time to follow the stock market, nor the inclination to do so. Instead there's an easier solution that most Sailors can pursue every payday.

"Put enough money away as early as you can and just leave it alone," advised Charles Johnson, a financial consultant and former Navy communications officer. Sailors will always find ways to spend

every dime they make, yet they first need to consider what is important.

"You can either buy toys today that will be worthless in the future," he said, "or you can invest your funds and enjoy (the financial benefits) for decades in the

The Thrift Savings Plan is considered the Sailors' most practical form of investment. This Federal Government-sponsored retirement savings and investment plan offers the same type of savings and tax benefits that many private corporations offer their employees under 401(k) plans. Unlike a Sailors' pension after 20 years in the Navy, the amount you receive after retirement age has nothing to do with your rate, rank or years of service. It is contingent upon the amount you

The added benefit of this plan is that it's virtually painless. Once you sign up, it comes out of your paycheck automatically

without the Sailor giving it another thought.

"You don't miss it because you don't see it," Johnson explained.

Another aspect of knowing your financial health is learning how you are using your money today. Do you always have enough money at the end of the month to pay for the little extras in life or are you constantly stretched beyond the limit of

Have you planned for life's unexpected disasters and have enough insurance to cover them? Do you stick to an actual budget or spend imprudently? And, finally, do you shop for necessities or is it more of a sport where the only loser is

If you want to improve your personal finances, you can start by taking a financial fitness quiz at www.rcre.rutgers.edu/money/ffquiz. This should give you an idea of how well you've managed your money so far. Simply choose the score that best describes your current financial management practices, then when you are done, click on the "view results" button for either a surprise or a familiar supposition.

If you are beyond just the basics of maintaining excellent financial shape and indulge in the stock market, Johnson has a bit of advice.

"If the stock market fluctuates, don't panic" and sell off everything, he advised. Instead, use that opportunity to buy more stock because as it gets cheaper you have the finances to buy more.



An Iraqi police officer looks for weapons and insurgent contraband while searching a home in Haditha, Iraq, Dec. 21, 2006. U.S. Marines said they have seen a nearly 90 percent decrease in insurgent attacks against Coalition Forces, thanks to a newly constructed 8-foot-high dirt berm around several Euphrates River cities in Iraq's western Al Anbar province.

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"This will probably be the single most important thing we do here during our time in the triad," said Waters. "People talk about a tipping point, when the scale starts to tip in your favor. I think we're right on that corner."

Before the dirt wall went up, vehicles could travel in and out of the city freely, utilizing unknown and unmarked roads - what the Marines here call ratlines - carved throughout the desert. Insurgents use these unmarked roads as a means to transport weapons and munitions, providing logistical support to their cause.

Now with the berm in place, all vehicular traffic is funneled in and out of the city at several traffic control points, which are manned 24 hours a day.

So far, the berm here has not interfered with the locals' ability to travel in and out of the city freely, according to 2nd Lt. Andrew Frick, platoon commander, 4th Combat Engineer Battalion.

"If they are legitimate and they're not doing anything they are not supposed to, they're free to come and go as they please," said Frick, a 28year-old from Columbus, Ohio.

According to the Marines here, this is good news for keeping the region secure and bad news for insurgents looking to get in and out of the city.

"It's a free flow in and out of the city," said Frick. "There's nothing stopping people from coming or going.'

But some citizens have expressed frustration over the new security measures, because travel in and out of the city takes more time now.

Still, the U.S. military's efforts here seem to be well received by the population.

"It's difficult to do regular things right now. When I need to go to work or anywhere outside Haqlaniyah, it takes much more time," said one Haglaniyah citizen, who preferred not to be identified by name. "But I welcome the berm if it means a safer city."

During the first three days of the berming process, all foot and vehicular traffic was prohibited. But to ensure the well being of citizens, local mosques broadcasted messages in Arabic, directing citizens to stock up on food, water, and other provisions.

"We went to all the mosques and had them broadcast to the citizens that the restrictions would be taking place," explained 1st Lt. Kyle A. Corcoran, a 25-year-old native of San Francisco. "The citizens were told to go to the (stores) and get as much food and water as they could - enough for 72 hours."

While movement was restricted in the rest of the city, local schools remained open, according to Corcoran.

"The past few days have been difficult but peaceful. It was cold, and we couldn't go anywhere. But if that is what has to be done for peace, I am OK with it," said another Haqlaniyah citizen who wished to remain anonymous.

Along with the added security of the berm, the Marines of 2nd Battalion are implementing a new identification system to help separate insurgents from innocent citizens.

Before being admitted into the city, locals must have their fingerprints documented and eyes scanned by U.S. and Iraqi troops at the traffic control points. Running that information through a database of known and wanted insurgents will help the Marines identify who is a legitimate citizen and who is not.

The Marines are also conducting a house-to-house census to gather accurate information on the city's residents, such as number of residents per home and their age, gender, occupation, and educational background.

"By using these two systems, we'll be able to know who lives here," said Waters. "This will deny access to anyone who doesn't belong here."